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| EFS ID:                              | 6662822   |  |
| Application Number:                  | 09942983  |  |
| International Application Number:    |   |  |
| Confirmation Number:                 | 7664  |  |
| Title of Invention:                  | Method and apparatus for determining a prepayment score for an individual applicant |  |
| First Named Inventor/Applicant Name: | Yuri Galperin   |  |
| Customer Number:                     | 20995   |  |
| Filer:                               | Ted M. Cannon/Lori Larson   |  |
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| Time Stamp:                          | 18:54:40  |  |
| Application Type:                    | Utility under 35 USC 111(a)   |  |

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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

#### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

#### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.